



# CAREER OPPORTUNITY

## Loan Specialist (Commercial) GS-1165-11/12

**ANNOUNCEMENT NO.:** 04H-806-PWB

**OPENING DATE:** 06-18-04

**CLOSING DATE:** Must be received by 06-28-04

**POSITION:** Loan Specialist (Commercial), GS-1165-11/12  
(Full Performance Level is GS-12) (More than one position may be filled)

**SALARY:** GS-11 \$49,719 - \$64,635 per annum  
GS-12 \$59,590 - \$77,470 per annum

**LOCATION:** ADA/Capital Access, Office of Financial Assistance, Office of Program Operations,  
504 Centralization Group, Sacramento PLP Center, Sacramento, CA.

**AREA OF CONSIDERATION:** All Sources – Any U.S. Citizen

**COMPETITIVE STATUS REQUIRED:** Competitive status is not required. U.S. citizenship is required

**This Position is designated as regular funded**

Competitive status is not required. If you are eligible for appointment under a special hiring authority (e.g., Veterans Readjustment Act, appointments for the disabled, Outstanding Scholars, etc.) More information on special appointing authorities is available at <http://www.usajobs.opm.gov/EI11.htm> (disabled); <http://www.usajobs.opm.gov/EI3.htm> (veterans); <http://www.usajobs.opm.gov/EI52.htm> (veterans); and <http://www.usajobs.opm.gov/EI22.htm> (Outstanding Scholar).

**DUTIES AND RESPONSIBILITIES:** The incumbent is responsible for analyzing loan applications and related financial documents, considering such factors as assets, liabilities, capital, business projections, income flow, prospective earnings and repayment ability. Prepares comprehensive loan officer's report summarizing the analysis of the loan request and recommending action on complex 504 loan applications nationwide. Establishes the terms and conditions of the loan. Negotiates with Certified Development Companies (CDC) as required. Provides guidance and advice to CDC's throughout the nation. Prescribes financial management actions necessary for loan approval and the future growth of the business. Responds to or reviews responses to congressional inquiries related to specific cases or general inquiries within the area or program

Any individual eligible for consideration under the Career Transition Assistance Plan for Displaced Employees or under special hiring authorities, e.g., handicapped, etc., should indicate on their application if they are applying under a special program and submit proof of eligibility with their application.

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responsibility. In addition, the incumbent is responsible for assisting and guiding the loan processing assistants in the performance of their duties. Performs other duties as required.

**QUALIFICATION REQUIREMENTS:** The following is an excerpt from the OPM Qualification Standards Handbook for General Schedule Positions. These standards are available in all Personnel Offices for review. Applicants must have one year of specialized experience related to business and commercial loans including business practices, financial structures, pertinent statutory, regulatory, and administrative provisions. Such experience may have been gained in such work as reviewing and passing upon applications for commercial, bank or mortgage loans; servicing a loan portfolio of a bank or other loan associations. Specialized experience must have been at least equivalent to the next lower grade level in the Federal service. Education may be substituted for experience as outlined in OPM Qualification Standards Handbook for General Schedule positions. Applicants must meet the time-in-grade requirement within 45 days of the vacancy announcement closing date.

**QUALITY RANKING FACTORS (QRFs) USED IN THE RATING PROCESS:** Applications will be evaluated on each of the following QRFs. To receive full credit, applicants must submit a narrative description of their experience, education, training, etc. relative to each QRF. Be specific and limit responses to no more than one page per factor. If you are found qualified, this information will be heavily relied upon in the rating process. Please provide information in the following order:

1. Ability to analyze financial statements.
2. Ability to apply a set of financial rules, regulations, and guidelines.
3. Ability to identify and analyze business related problems.
4. Ability to communicate orally to express complete ideas and explain data.
5. Ability to communicate in writing to write reports and other correspondence.

**APPLICATION REQUIREMENTS:**

You may use any written format you choose to apply for this position. However, your application or resume must include all of the items listed in Optional Form (OF) 612, Optional Application for Federal Employment (available at <http://www.opm.gov/forms/html/of.htm#of612>). Only your application or resume will be used to determine if you meet the minimum qualifications for the job and the grade level(s) for which you are qualified. If your application or resume does not include the required information, you may lose consideration for the job. You should also submit:

- Supplemental statement addressing the quality ranking factors.
- A copy of your most recent performance appraisal (dated within 1 year of the closing date).
- A copy of your most recent SF 50, Notification of Personnel Action which indicates your current grade level.
- If you claim 5-point veterans preference, submit your DD Form 214, Certificate of Release of Discharge from Active Duty. If you claim 10 point veterans preference, submit a SF-15,

Application for 10 point Veterans Preference and proof required by that form. The SF-15 is available at <http://www.opm.gov/forms/htm/sf/htm>.

If you are applying for special selection priority under SBA's Career Transition Assistance Plan (open to surplus SBA employees only) or the Interagency Career Transition Assistance Program (see <http://www.opm.gov/ctap/html/egct.htm#ICTAP> for eligibility requirements), you must submit one of the following as proof of your eligibility: reduction-in-force (RIF) separation notice; Notification of Personnel Action (SF 50) showing separation by RIF or removal for declining a directed reassignment or transfer of function outside the local commuting area; certificate of expected separation or other notice that you are surplus employee or eligible for discontinued service retirement; notice from a Federal agency that your injury compensation has been or is being terminated and that it cannot place you; notice from the Office of Personnel Management terminating your disability annuity; or notice from the military or National Guard that you retired under 5 USC 8337(h) or 8456.

If you are eligible for special selection priority based on RIF, declining a directed reassignment or transfer of function outside the commuting area, retiring on the effective date of a RIF or retiring under the discontinued service retirement option, you must also submit a copy of a Notification of Personnel Action (SF 50) which shows the promotion potential of the career or career-conditional position from which you have been or will be separated and a copy of your last performance rating of record.

To be found well-qualified for special selection priority by the Small Business Administration, you must meet the minimum qualification requirements for the position, including any selective factors and receive at least two-thirds of the total possible points for the quality ranking factors.

If you wish to be considered under a special appointing authority (e.g., disabled, Veterans Employment Opportunity Act, etc.) you must indicate on your application or resume the authority under which you are applying and include proof of your eligibility.

**OTHER PERTINENT INFORMATION:** Payment of Relocation Expenses Is Not Authorized.

The U.S. Small Business Administration provides reasonable accommodation to job applicants and employees with disabilities unless the accommodation would impose an undue hardship on the Agency. If you need a reasonable accommodation for any part of the application or interview process, please contact Ann Pricci, Supervisory Human Resources Specialist, at 202-205-6160 (telephone), 202-205-6172 (fax), or [ann.pricci@sba.gov](mailto:ann.pricci@sba.gov). If you are hearing impaired, you may call the Federal Information Relay Service at 1-800-877-8339 for assistance in contacting the person named above. Decisions for granting reasonable accommodations are made on a case-by-case basis.

If you are a male over age 18 who was born after December 31, 1959, you must have registered with the Selective Service System (or have an exemption) to be eligible for a Federal job.

Any individual eligible for consideration under the Career Transition Assistance Plan for Displaced Employees or under special hiring authorities, e.g., handicapped, etc., should indicate on their application if they are applying under a special program and submit proof of eligibility with their application.

Your application contains information subject to the Privacy Act (P.L. 93-579, 5 USC 55A). The information is used to determine qualifications or employment, and is authorized under Title 5 of the United States Code Sections 3302 and 3361.

**NOTE:** Only material required by this announcement will be used to rate your application. Your application will **not** be returned to you.

**HOW TO APPLY: APPLICANTS HAVE SEVERAL OPTIONS IN APPLYING FOR THIS POSITION:**

1. Applicants are **strongly encouraged** to apply for this position by E-mail: [HRJOBAPPLICATIONS@SBA.GOV](mailto:HRJOBAPPLICATIONS@SBA.GOV) OR by Fax on 202-481-2266. Be sure to include your name and the vacancy announcement number on your correspondence. Illegible applications will not be considered, nor will you be contacted to submit another application.
2. You may mail your application to the following address: Small Business Administration, 409 Third Street SW, Suite 4200, Office of Human Resources, Washington, DC 20416, ATTN: Pat Boyd, (4H-806-PWB). All applications must be received by the closing date in order to receive consideration.
3. You may submit your application in person at the address above.

**Personally delivered, e-mailed or faxed applications must be received by close of business on the closing date of the announcement. We are not responsible for errors in fax or e-mail, therefore, it is recommended that you call or email to verify that your application has been received on or prior to the closing date.**

**APPLICANTS WILL BE EVALUATED ON THE FOLLOWING:**

If you meet the minimum qualification requirements, you will be evaluated on:

Quality Ranking Factors  
Training completed in the last 5 years  
Awards received in the last 3 years  
Your performance rating of record dated within 1 year of the closing date

**All qualified applicants will receive appropriate consideration without regard to non-merit factors such as race, color, religion, national origin, sex, sexual orientation, marital status, age, disability, political affiliation, or any other characteristics not bearing on job performance.** For additional information or forms contact Pat Boyd (202) 205-6085. The Optional Application for Federal Employment (OF 612) is available at <http://www.opm.gov/forms/html/of.htm#of612>.